

**Amendments to the Specification:**

Please replace the abstract with the following replacement abstract:

A method of performing a transaction over a contactless interface placing a first device in wireless communication with a second device, selecting the interface over which the first and second device ~~with~~ will communicate, selecting the application to be used to approve or disapprove the transaction, communicating to the second device the data necessary for the application to approve of disapprove the transaction.

Replace paragraph [0003] of the specification with the following replacement paragraph:

[0003] Technological improvements have allowed businesses and individuals to engage in transactions in new and expanding environments. For example, payment of a transaction may now be made over a wireless interface such as in the case of a radio frequency or infrared enabled electronic device. For instance, radio frequency enabled credit cards, also commonly known as contactless cards, typically comprise an integrated circuit, and a coiled ~~antennae~~ antenna. The integrated circuit of a contactless card [[,]] comprises a processor, memory such as random access memory or electrically erasable-programmable read only memory ("EEPROM"), and a modulator/demodulator for impressing data on a radio frequency wave and decoding received data. The ~~antennae~~ antenna is coiled through the interior of the contactless card and is used to communicate data with an external location. In addition, the coiled ~~antennae~~ antenna inductively couples with an external electromagnetic field and serves as a power source for the contactless card. In addition, wireless transactions may be conducted by any electronic device which is enabled to communicate transaction information over any wireless interface including [[,]] infrared, radio frequency, laser, or another frequency or communication means or protocol for use therewith.

Replace paragraph [0030] of the specification with the following replacement paragraph:

[0030] The selection of the data exchange environment, as discussed above, may take any form or follow any methodology now known or hereafter developed. For example, the present invention may utilize the Payment System Environment, or PSE, currently utilized in contact-based transactions modified to ~~operate~~ operate over a wireless interface or the Proximity Payment System Environment, or PPSE, for selecting the applications over a wireless interface. In a PPSE data exchange environment, the application which is selected for a given transaction is determined by the terminal. Standard PPSE operates by the terminal requesting information on the applications supported by the card. The card responds with the AID's for the supported applications and priority indicators for each application. The priority indicators indicate the card's preferences for which application should be used in the transaction. The terminal receives this information from the card and determines which of the applications supported by the card are also supported by the terminal. The terminal then selects the mutually supported application with the highest priority indicator as the application for use in the given transaction.

Replace paragraph [0034] of the specification with the following replacement paragraph:

[0034] In an alternate embodiment, the present invention may be utilized when a plurality of cards are placed in wireless communication with the terminal. For example, a cardholder may present his or her entire wallet in proximity to the terminal thus allowing each of the cards within the wallet to be in wireless communication with the terminal. In this embodiment, a plurality of cards are discovered by the terminal. The terminal then polls each of the cards to build a list of supported applications which are deployed on the plurality of cards as follows. Utilizing anti-collision procedures, the terminal selects a first card. The applications deployed on the first selected card and supported by the terminal are then identified on a list of available applications. The card is then placed in a "halt" state and the terminal determines if there are additional cards in communication with the terminal. This process is then repeated for each additional card in communication with the terminal. At the conclusion of this processing,

the terminal will have compiled a list of all available applications deployed on any of the plurality of cards in wireless communication with the terminal which applications are also supported by the terminal. From this list of applications, the application to be used in processing the transaction may be selected utilizing any of the application selection processes of the present invention including use of priority indicators or displaying a list to the cardholder for selection.